

Step	Income band		Subsidy Amount
	Lower	Higher	
78	R 19 201	R 19 400	R 41 490
79	R 19 401	R 19 600	R 40 449
80	R 19 601	R 19 800	R 39 408
81	R 19 801	R 20 000	R 38 367.60
82	R 20 001	R 20 200	R 37 327
83	R 20 201	R 20 400	R 36 286
84	R 20 401	R 20 600	R 35 245
85	R 20 601	R 20 800	R 34 205
86	R 20 801	R 21 000	R 33 164
87	R 21 001	R 21 200	R 32 123
88	R 21 201	R 21 400	R 31 082
89	R 21 401	R 21 600	R 30 042
90	R 21 601	R 21 800	R 29 001
91	R 21 801	R 22 000	R 27 960

## 2 WHAT YOU NEED TO QUALIFY

You qualify for this subsidy if:

- You earn between R3 501 and R22 000.
- You are a South African citizen or have a permanent residence permit.
- You have not received a government housing subsidy before.
- You have not owned fixed residential property before.
- You are competent to contract - over 18 years of age.
- You are married, or cohabiting.
- You are single with financial dependants.

Note: If your home loan application is declined by the bank then you will not be able to access the Finance Linked Individual Subsidy Programme (FLISP).

You can also apply for FLISP if your bond was registered in the past 2 years.

## 3 HOW TO APPLY

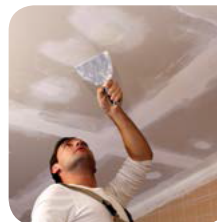
Once your home loan is approved, discuss a Flisp application with your financial institution or visit the Department of Human Settlements to complete a FLISP application form.

- Visit 27 Wale Street, Cape Town
- Call the Help Desk on 021 483 6488/0611/8984/0623/2060 (Monday to Friday from 07:30 15:00)
- Email [human.settlements@westerncape.gov.za](mailto:human.settlements@westerncape.gov.za); or
- Visit the departmental website: [www.westerncape.gov.za/dept/human-settlements](http://www.westerncape.gov.za/dept/human-settlements)

You can also contact your nearest municipality regarding this programme.



## FINANCE LINKED INDIVIDUAL SUBSIDY PROGRAMME (FLISP)





# 1 WHAT YOU GET

This subsidy can be used by first-time home buyers to purchase an existing house. It can also be used to purchase a serviced residential stand linked to a building contract or to build a new house on a residential stand that you already own. Subsidies are provided depending on your income bracket and will be used to reduce your monthly home loan repayments. This will make your home loan more affordable. Your subsidy amount is based on your household income and ranges between R27 960 – R121 626. See the FLISP sliding scale below to determine your subsidy amount.

Step	Income band		Subsidy Amount
	Lower	Higher	
1	R 3 501	R 3 700	R 121 626
2	R 3 701	R 3 900	R 120 585
3	R 3 901	R 4 100	R 119 545
4	R 4 101	R 4 300	R 118 504
5	R 4 301	R 4 500	R 117 463
6	R 4 501	R 4 700	R 116 422
7	R 4 701	R 4 900	R 115 382
8	R 4 901	R 5 100	R 114 341
9	R 5 101	R 5 300	R 113 300
10	R 5 301	R 5 500	R 112 259
11	R 5 501	R 5 700	R 111 219
12	R 5 701	R 5 900	R 110 178
13	R 5 901	R 6 100	R 109 137
14	R 6 101	R 6 300	R 108 097
15	R 6 301	R 6 500	R 107 056
16	R 6 501	R 6 700	R 106 015
17	R 6 701	R 6 900	R 104 974
18	R 6 901	R 7 100	R 103 934
19	R 7 101	R 7 300	R 102 893
20	R 7 301	R 7 500	R 101 852
21	R 7 501	R 7 700	R 100 811
22	R 7 701	R 7 900	R 99 771
23	R 7 901	R 8 100	R 98 730
24	R 8 101	R 8 300	R 97 689
25	R 8 301	R 8 500	R 96 648
26	R 8 501	R 8 700	R 95 608
27	R 8 701	R 8 900	R 94 567
28	R 8 901	R 9 100	R 93 526
29	R 9 101	R 9 300	R 92 486
30	R 9 301	R 9 500	R 91 445
31	R 9 501	R 9 700	R 90 404
32	R 9 701	R 9 900	R 89 363
33	R 9 901	R 10 100	R 88 323

Step	Income band		Subsidy Amount
	Lower	Higher	
34	R 10 101	R 10 300	R 87 282
35	R 10 301	R 10 500	R 86 241
36	R 10 501	R 10 700	R 85 200
37	R 10 701	R 10 900	R 84 160
38	R 10 901	R 11 100	R 83 119
39	R 11 101	R 11 300	R 82 078
40	R 11 301	R 11 500	R 81 038
41	R 11 501	R 11 700	R 79 997
42	R 11 701	R 11 900	R 78 956
43	R 11 901	R 12 100	R 77 915
44	R 12 101	R 12 300	R 76 875
45	R 12 301	R 12 500	R 75 834
46	R 12 501	R 12 700	R 74 793
47	R 12 701	R 12 900	R 73 752
48	R 12 901	R 13 100	R 72 712
49	R 13 101	R 13 300	R 71 671
50	R 13 301	R 13 500	R 70 630
51	R 13 501	R 13 700	R 69 590
52	R 13 701	R 13 900	R 68 549
53	R 13 901	R 14 100	R 67 508
54	R 14 101	R 14 300	R 66 467
55	R 14 301	R 14 500	R 65 427
56	R 14 501	R 14 700	R 64 386
57	R 14 701	R 14 900	R 63 345
58	R 14 901	R 15 000	R 62 304
59	R 15 001	R 15 200	R 61 264
60	R 15 201	R 15 400	R 60 223
61	R 15 401	R 15 600	R 59 182
62	R 15 601	R 15 800	R 58 141
63	R 15 801	R 16 000	R 57 101
64	R 16 001	R 16 200	R 56 060
65	R 16 201	R 16 400	R 55 019
66	R 16 401	R 16 600	R 53 979
67	R 16 601	R 16 800	R 52 938
68	R 16 801	R 17 000	R 51 897
69	R 17 001	R 17 200	R 50 856
70	R 17 201	R 17 400	R 49 816
71	R 17 401	R 17 600	R 48 774.90
72	R 17 601	R 18 000	R 47 734
73	R 18 001	R 18 200	R 46 693
74	R 18 201	R 18 400	R 45 653
75	R 18 401	R 18 600	R 44 612
76	R 18 601	R 19 000	R 43 571
77	R 19 001	R 19 200	R 42 531